Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main

Document Page 1 of 61

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	It 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	<u>Azja</u>	
	government-issued picture identification (for example,	First name	First name
	your driver's license or	Nico	
	passport).	Middle name	Middle name
	Daine com aistone	Taylor	
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx4821	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number	9xx - xx	9 xx - xx

Case 17-16561 Doc 1 Entered 05/30/17 16:04:30 Desc Main Filed 05/30/17 Page 2 of 61

Document Taylor Azja Nico Debtor 1 Case Number (if known) Last Name

About Debtor 1:		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name Business name EIN EIN		I have not used any business names or EINs. Business name Business name EIN EIN	
5.	Where you live	7945 S Marshfield St Number Street Unit B Chicago IL 60620 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	If Debtor 2 lives at a different address: Number Street	
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	

Entered 05/30/17 16:04:30 Desc Main Case 17-16561 Doc 1 Filed 05/30/17 Page 3 of 61

Document Taylor Azja Nico Debtor 1 Case Number (if known) Last Name

Pa	Tt 2: Tell the Court About You	ır Bankruptcy Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	☐ Chapter 7 ☐ Chapter 11					
	under						
		☐ Chapter 12					
		■ Chapter 13					
8. How you will pay the fee		I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
		☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the last 8 years?	No Yes. District IInbke When 02/27/2013 Case Number 13-07713					
	iast o years:	MM / DD / YYYY					
		District None When Case Number					
		MM / DD / YYYY					
		District When Case Number MM / DD / YYYY					
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is	☐ Yes. Debtor Relationship to you					
	not filing this case with you, or by a business parter, or by affiliate?	District When Case Number, if known MM / DD / YYYY					
		Debtor Relationship to you					
		District When Case Number, if known MM / DD / YYYY					
11.	Do you rent your residence?	 No. Go to line 12 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? 					
	■ No. Go to line 12. □ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.						

Debto	or 1	Case 17-1656 Azja	S1 Doc Nico	1 Filed 05/30/17 Document Taylor	7 Entered 05/30/17 16:04:30 Page 4 of 61 Case Number (if known)	Desc Main
		First Name	Middle Name	Last Name	- · · · · · · · · · · · · · · · · · · ·	
Par	t 3:	Report About Any Busin	esses You Owr	as a Sole Proprietor		
		•		•		
12.	of a bus	you a sole proprietor ny full- or part-time iness?	■ No. □ Yes.	Go to Part 4. Name and location of busines	ss	
	busii indiv	le proprietorship is a ness you operate as an idual, and is not a ırate legal entity such as		Name of business, if any		
	If yo sole sepa	rporation, partnerhsip, or u have more than one proprietorship, use a trate sheed and attach it is petition.		Number Street		
				City	State	Zip Code
				Check the appropriate box to	o describe your business:	
				☐ Health Care Business ((as defined in 11 U.S.C. § 101(27A))	
				☐ Single Asset Real Esta	te (as defined in 11 U.S.C. § 101(51B))	
				☐ Stockbroker (as defined	d in 11 U.S.C. § 101(53A))	
				☐ Commodity Broker (as	defined in 11 U.S.C. § 101(6))	
				■ None of the above		
13.	Cha Ban are deb For a busin	you filing under pter 11 of the kruptcy Code and you a small business tor? a definition of small ness debtor, see l.S.C. § 101(51D).	appropriate balance strong document. No. I No. I Yes. I	the deadlines. If you indicate that neet, statement of operations, is do not exist, follow the process am not filing under Chapter 11 am filing under Chapter 11, but he Bankruptcy Code. am filing under Chapter 11 am Bankruptcy Code.	burt must know whether you are a small business dat you are a small business debtor, you must attach cash-flow statement, and federal income tax return dure in 11 U.S.C. § 1116(1)(B). 1. 1. 1. It I am NOT a small business debtor according to the defined I am a small business debtor according to the definance of the small business debtor according to the small business debtor	your most recent or if any of these
14.	prop alleg of ir	you own or have any perty that poses or is ged to pose a threat nminent and entifiable hazard to	No.	What is the hazard?		
	Or or proping imm	lic health or safety? Ito you own any perty that needs nediate attention? example, do you own shable goods, or livestock must be fed, or a building needs urgent repairs?		If immediate attention is neede	ed, why is it needed?	
				Where is the property?Numl	ber Street	

City

State

ZIP Code

Debtor 1

Azja Nico Document

Page 5 of 61

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor 1:	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐I ar	m not required	to rec	eive a	briefing	about
cre	dit counseling	g becai	use of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit
counseling agency within the 180 days before I
filed this bankruptcy petition, and I received a
certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ιt
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Azja Nico Document Page 6 of 61

Case Number (if known)

Part 6: Answer These Ques	stions for Reporting Purposes					
6. What kind of debts do you have?						
		y business debts? Business debts are debts estment or through the operation of the busines	-			
	No. Go to line 16c. Yes. Go to line 17.					
	16c. State the type of debts you	owe that are not consumer debts or business d	lebts.			
7. Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.				
Do you estimate that aff any exempt property is excluded and administrative expense are paid that funds will available for distributio to unsecured creditors?	administrative expens No. S Yes. he	ter 7. Do you estimate that after any exempt p es are paid that funds will be available to distrit				
B. How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below						
or you	correct. If I have chosen to file under Cha	I I declare under penalty of perjury that the information of the property of t	e, under Chapter 7, 11,12, or 13			
	under Chapter 7. If no attorney represents me and	I did not pay or agree to pay someone who is n	not an attorney to help me fill out			
this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ Azja Nico Taylor Signature of Debtor 1	X Signa	ture of Debtor 2			
	Executed on 05/26/201 MM / DD		ated on			

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 7 of 61

Document Debtor 1 Azja Nico Taylor Case Number (if known) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to For your attorney, if you are proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under represented by one each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. if you are not represented by an attorney, you do not need to file this page. 🗶 /s/ Lisa LaShawn Haley Date: 05/30/2017 Date Signature of Attorney for Debtor MM / DD / YYYY Lisa LaShawn Haley Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street IL 60603 Chicago

State

IL

State

Email address

ZIP Code

ndil@geracilaw.com

City

Contact Phone

Bar number

6307614

312-332-1800

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 8 of 61

Fill in this in	formation to ide			
	normation to lac	nary your case.		
Debtor 1	Azja	Nico	Taylor	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)	
Case Number (If known)	r			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Cop	y line 62, Total personal property, from Schedule A/B	\$ 9,871
1c. Cop	y line 63, Total of all property on Schedule A/B	\$ 9,871
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	le D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$8,680
	le E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$49,027
3b. Сор	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	Ψ49,021
Part 3:	Summarize Your Liabilities	
	le I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	<u>\$1,650.85</u>
	le J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$1,225.50

Document Taylor Nico Azja Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records		
_	filing for bankruptcy under Chapter 7, 11 or 13? You have nothing to report on this part of the form. Check this box and submit this form to the co	ourt with your other schedules.	
Your famil	debts are primarily consumer debts. Consumer debts are those "incurred by an individual primary, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. debts are not primarily consumer debts. You have nothing to report on this part of the form. Clarge to the court with your other schedules.	C. § 159.	
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Offi 2A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	cial —	\$ 1,861.45
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Fart 4 of Schedule E/F, copy the following:	Total claim	
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00	
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00	
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
9d. Stude	ent loans. (Copy line 6f.)	\$_39,849.00	
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00	
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
9g. Tota l	I. Add lines 9a through 9f.	\$_39,849.00	

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Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 61	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.co maii	
Debtor 1	Azja	Nico	Taylor				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric	ct of <u>ILLINOIS</u>				
Case Number			(State)			Check if this is an	
(If known)						amended filing	
Official F	<u>orm 106A</u>	<u>/B</u>					
Schedul	e A/B: Pr	operty				1	2/15
esponsible for ages, write you part 1: 01. Do you ow No. Yes.	supplying corre ur name and cas Describe Each Re rn or have any le Describe	ct information. If more spa se number (if known). Answ sidence, Building, Land, or O gal or equitable interest in	ce is needed, attach a separa ver every question. htter Real Esate You Own or Ha any residence, building, land	d, or similar property?			
	-	-	our entries fro Part 1, includi		>	\$	0.00
Part 2:	Describe Your Vel	hicles					
you own that so	omeone else driv	es. If you lease a vehicle, al	so report it on Schedule G: E	e registered or not? Include any ve executory Contracts and Unexpired L			
03. Cars, vans	, trucks, tractors	s, sport utility vehicles, mo	torcycles				
Yes.	Describe	Ford	Who has an interest in the	numanautu 2 Okasili sasa			
	lodel:	Focus	Who has an interest in the Debtor 1 only	property? Check one.		d claims or exemptions. Put cured claims on <i>Schedule D:</i>	
		2012	Debtor 2 only			Claims Secured by Property	
	ear:		Debtor 1 and Debtor 2 or	nlv	Current value of the entire property?	Current value of th portion you own?	e
	pproximate Milea		At least one of the debtor		4,180		30.00
_	Other information:		Check if this is comm	unity property (see	5	5.00 \$	_
2	2012 Ford Focus	with over 45,000 miles	instructions)	, and the first of			
Examples: No. Yes.	Boats, trailers, moto	ors, personal watercraft, fishing	creational vehicles, other vel vessels, snowmobiles, motorcycle	e accessories			
			our entries fro Part 2, includi	ng any entries for pages		\$ 4,	180.00
2-40-	Describe Your Per	rsonal and Household Items					
rait 5.						Ourmant walve of the	
Do you own or	r nave any legal	or equitable interest in any	or the following items?			Current value of the portion you own? Do not deduct secured clai or exemptions	ims
	l goods and furn Major appliances, f	nishings iurniture, linens, china, kitchenw	are				
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$500	\$5	00.00

Official Form 106A/B Record # 745250 Schedule A/B: Property Page 1 of 6

Debtor		NICO		Page 11 of 6 humber (if known) -			
	First Name	Middle Name	Last Name				
		adios; audio, video, stereo, a s including cell phones, came	nd digital equipment; computers, pr eras, media players, games	inters, scanners; music			
	Yes. Describe	Flat screen TV, computer,	printer, music collection, cell phone	9	\$50	\$	50.00
08. C	Collectibles of value						
	-	rines; paintings, prints, or oth d collections; other collections	er artwork; books, pictures, or othe , memorabilia, collectibles	r art objects;			
	Yes. Describe						0.00
09. E	Equipment for sports and	l hobbies					
	and kayaks; carpentry tools; No.		oy equipment; bicycles, pool tables,	golf clubs, skis; canoes		-	
	Yes. Describe					\$	0.00
1	Examples: Pistols, rifles, sho	otguns, ammunition, and relat	ed equipment			- · -	
	Yes. Describe					\$	0.00
11. C	Clothes						
	Examples: Everyday clothes No.	, furs, leather coats, designer	wear, shoes, accessories				
	Yes. Describe	Everyday clothes, coats, c	designer wear, shoes, accessories		\$50	\$	50.00
	lewelry Examples: Everyday jewelry gold, silver No.	, costume jewelry, engageme	nt rings, wedding rings, heirloom je	welry, watches, gems,			
	Yes. Describe	Everyday jewelry, costume	e jewelry		\$50	s	50.00
	Non-farm animals Examples: Dogs, cats, birds, No.	horses				, ,	
	Yes. Describe						0.00
14. A	Any other personal and h	nousehold items you did	not already list, including any	health aids you did not list		\$	
	Yes. Describe					\$	0.00
		-	rt 3, including any entries for				\$650.0
fo	or Part 3. Write that num	ber here		>			
Pai	Describe Your F	inancial Assets					
Do y	ou own or have any lega	ll or equitable interest in	any of the following?			Current value of t portion you own? Do not deduct secure or exemptions	•
16. C	Cash						

Schedule A/B: Property

No.

Yes. Describe.....

0.00

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

Case 17-16561 Doc 1 Azja Debtor 1

First Name

Filed 05/30/17 Entered 05/30/17 16:04:30

Document Page 12 of a humber (if known)

Last Name Desc Main

17.	Deposits o	f money				
				cates of deposit; shares in credit unions, brokerage houses,		
	No.	imilar institutions. I	f you have multiple accounts with the	he same institution, list each.		
	Yes.	Describe	Account Type:	Institution name:		
	163.	Describe	Savings Account	PNC BANK	\$	0.00
			Certificates of deposit	PNC Prepaid Liquid Card	\$	5.00
			Checking Account	PNC Bank	\$	78.00
			Checking Account	PNC BANk	¢	0.00
			oncoming / toocant		Ψ ¢	168.00
18.	Bonds. mu	tual funds. or p	ublicly traded stocks		Ψ	100.00
		-	ment accounts with brokerage firms	s, money market accounts		
	No.					
	Yes.	Describe	Institution or issuer name:			
					\$	0.00
19.	Non-public	ly traded stock	and interests in incorporated	I and unincorporated businesses, including an interest in		
	Yes.	Dogoribo	Name of Entity and Percent of	f Ownership:		
	LI res.	Describe	Name of Littly and Fercent of	i Ownership.	\$	0.00
20.	Governme	nt and corporate	e bonds and other negotiable	and non-negotiable instruments	¥	
		-	-	ss, promissory notes, and money orders.		
		able instruments a	re those you cannot transfer to som	neone by signing or delivering them.		
	No.		I			
	Yes.	Describe	Issuer name:		e	0.00
21.	Retirement	or pension acc	counts		Ψ	
		=		savings accounts, or other pension or profit-sharing plans		
	No.					
	Yes.	Describe	Type of account and Institution	n name:		
					\$	0.00
22.	=	eposits and preport of all unused deno	· ·	ay continue service or use from a company		
				es (electric, gas, water), telecommunications		
	No.					
	Yes.	Describe	Institution name or individual:			
					\$	0.00
23.		A contract for a	periodic payment of money	to you, either for life or for a number of years)		
	No.		leaver name and descriptions			
	Yes.	Describe	Issuer name and description:		¢	0.00
24.	Interests in	an education I	RA, in an account in a qualifie	ed ABLE program, or under a qualified state tuition program.	Ψ	
		§ 530(b)(1), 529A				
	No.					
	Yes.	Describe	Institution name and description	on. Separately file the records of any interests.11 U.S.C. § 521(c):		
25	Turrete en	itable ou future	interests in preparty (ather t	han anything listed in line 4) and rights or navyous	\$	0.00
25.	No.	illable or future	interests in property (other ti	han anything listed in line 1), and rights or powers		
	Yes.	Describe			1	
	1 cs.	Describe			\$	0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and oth	er intellectual property		
	Examples: I	Internet domain na	imes, websites, proceeds from roya	alties and licensing agreements		
	No.					
	Yes.	Describe				0.00
97	liconese f	ranchiese and	other general intangibles		\$	0.00
£1.				ociation holdings, liquor licenses, professional licenses		
	No.	/-				
	Yes.	Describe				
					\$	0.00

Case 17-16561 Azja Debtor 1

Doc 1

Filed 05/30/17 Document F

Entered 05/30/17 16:04:30 Page 13 of 61 umber (if known)

Desc Main

Page 4 of 6

First Name

Middle Name

Моі	ney or prope	erty owed to you	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	_	s owed to you		
	No.			
	Yes.	Describe	Anticipated 2016 tax refund pending IRS audit. \$4,873	¢ 4.872.00
29.	Family sup	port		\$ <u>4,873.0</u> 0
_0.		-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$ 0.00
30.	Other amou	unts someone o	wes you	<u> </u>
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		s 0.00
31.	Interest in i	nsurance polici	es	\$0.00
		-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe		
32.	Any interes	at in property th	at is due you from someone who has died	\$0 <u>.0</u> 0
	If you are th		iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	Yes.	Describe		s 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	<u>,</u>
	Yes.	Describe		s 0.00
34.	Other conti	ngent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	ş <u>0.0</u> 0
	No.	_		
	Yes.	Describe		¢ 0.00
35.	Any financ	ial assets you d	id not already list	\$0.00
	No.			
	Yes.	Describe		\$0.00
36.	Add the do	lar value of all o	of your entries from Part 4, including any entries for pages you have attached	
			er here	\$4,956.00
P	art 5: D	escribe Any Busi	iness-Related Property You Own or Have an Interest in. List any real estate in Part 1.	
		n or have any le	gal or equitable interest in any business-related property?	
	No.	,		
				Current value of the
				portion you own? Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		
				\$0.00

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 Debtor 1

Case 17-16<u>56</u>1

Filed 05/30/17 Entered 05/30/17 16:04:30

Document Page 15 of 6 1 umber (if known)

Desc Main

Azja First Name

Doc 1

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$4,180.00 56. Part 2: Total vehicles, line 5 \$650.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$4,956.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$9,786.00 62. Total personal property. Add lines 56 through 61. \$ 9,786.00 63. Total of all property on Schedule A/B. Add line 55 + line 62\$9,786.00

Official Form 106A/B Record # 745250 Page 6 of 6 Schedule A/B: Property

Fill in this in	nformation to iden	tify your case:	
Debtor 1	Azja	Nico	Taylor
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	:		
Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
_				
For any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2012 Ford Focus with over 45,000 miles	\$_4,180	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>500</u>	 \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>50</u>	 \$	735 ILCS 5/12-1001(b) - \$50.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, coats, designer wear, shoes, accessories	<u>\$_50</u>	<u></u> \$	735 ILCS 5/12-1001(a),(e) - \$50.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 745250	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Debtor 1 Azja Nico Document Page 17 of 61 Case Number (if known)

Last Name

Middle Name

Drief		Copy the value from		
)f		Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry, costume jewelry	\$_ 50		735 ILCS 5/12-1001(a),(e) - \$50.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, PNC BANK, 0.00	\$ <u>0</u>	 \$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Certificates of deposit, PNC Prepaid Liquid Card, 5.00	\$_ 5		735 ILCS 5/12-1001(b) - \$5.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, PNC Bank, 78.00	\$_78	\ \\$	735 ILCS 5/12-1001(b) - \$78.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, PNC BANk, 0.00	\$ <u>85</u>		735 ILCS 5/12-1001(b) - \$85.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Anticipated 2016 tax refund pending IRS audit.	\$_4,873	 \$	735 ILCS 5/12-1001(b) - \$500.00 735 ILCS 5/12-1001(g)(1)(2)(3) - \$4,373.00
Line from Schedule A/B:	28		100% of fair market value, up to any applicable statutory limit	
Subject to adjust	ng a homestead exemption of more street on 4/01/16 and every 3 years a scruing the property covered by the	s after that for cases filed o	•	

Fill in this in	Caso 17 Information to iden		oc 1		d 05/30/17 16:04:30 of 61	Desc Main	
Debtor 1	Azja	Nico	Taylor				
	First Name	Middle Name	e Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	e Last Name				
United States	Bankruptcy Court for	r the : <u>NORTHERN</u>	_ District of _ILLINOIS				
Case Number	r		(State)			Check if th	is is an
(If known)	· 					amended f	iling
Official F	orm 106D						
Schedule	D: Credito	rs Who Have	e Claims Secured b	y Property			12/15
1. Do any cre No. Cr	neck this box and s	mation below.		s. You have nothin	g else to report on this form.		
Part 1:	List All Secured Cla	aims ————————			Column A	Column A	Column C
for each cl	laim. If more than	one creditor has a p	an one secured claim, list the cre particular claim, list the other cred cal order according to the creditor	itors in Part 2.	Amount of clai Do not deduct th value of collatera	m Value of collateral that supports this	Unsecured portion
2.1 Consur	mer Portfolio SVC		Describe the property that se	cures the claim:	\$ _8,680.00	\$ 4,180.00	\$ <u>4,500.00</u>
Creditor's Po Box	57071		2012 Ford Focus with over 4	15,000 miles			
Number	Street						
			As of the date you file, the cl	aim is: Check all th	at apply.		
Irvine		CA 92619	☐Contingent☐Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check or	ne	Nature of Lien. Check all that	annly			
Debtor			An agreement you made (su		ecured		
Debtor	•		car loan)	on do mongago or o	000.00		
=	1 and Debtor 2 only		Statutory lien (such as tax lie	en, mechanic's lien)			
At least	t one of the debtors a	nd another	Judgment lien from a lawsui				
— Check	if this claim relates	s to a	Other (including a right to of	set)			
comm	unity debt	2046 00 20		1746			
Date Debt	was incurred	2016-08-29	Last 4 digits of account num	ber <u>1746</u> _			
Part 2:	List Others to Be N	lotified for a Debt Tha	at You Already Listed				
trying to collec	t from you for a de	bt you owe to someo bts that you listed in	out your bankruptcy for a debt tha one else, list the creditor in Part 1, Part 1, list the additional creditor	and then list the c	ollection agency here. Similarly,	if you have more	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>8,680.00</u>

		Caso 17 16561	Doc 1	Filad 05/20/17	Entered 05/30/17 16:0	04:30 I	Desc Main	
Fil	l in this inf	formation to identify your case	e:		9 of 61			
D	ebtor 1	Azja N	Nico	Taylor				
D	DIOI I		liddle Name	Last Name				
De	ebtor 2							
(Sp	ouse, if filing)	First Name M	liddle Name	Last Name				
Uı	ited States	Bankruptcy Court for the : <u>NORT</u>	HERN District					
C	se Number		·	(State)			Check if	f this is an
(I	known)						amende	ed filing
Off	cial Fo	orm 106E/F						
Sch	edule	E/F: Creditors Who	o Have U	nsecured Claims				12/15
ist tl /B: / redit eede op of	ne other pa Property (Cors with padd, copy the any addition	arty to any executory contract Official Form 106A/B) and on S artially secured claims that ar	s or unexpired Schedule G: Ex re listed in Sch mber the entrie and case numl	leases that could result in recutory Contracts and Une redule D: Creditors Who Haves in the boxes on the left. A	s and Part 2 for creditors with NONPI a claim. Also list executory contracts expired Leases (Official Form 106G). I we Claims Secured by Property. If mo attach the Continuation Page to this p	on Schedule Do not includ re space is	9	
1. C	o any cred	ditors have priority unsecured	l claims agains	t you?				
	_	to Part 2.		•				
Ī	Yes.							
r	ach claim onpriority a	listed, identify what type of clair amounts. As much as possible,	m it is. If a clain , list the claims Page of Part 1.	n has both priority and nonpri in alphabetical order accordi If more than one creditor ho	ecured claim, list the creditor separate iority amounts, list that claim here and ng to the creditor's name. If you have r lds a particular claim, list the other credition booklet.)	show both pri	ority and priority	
,	or arronp	and the country of the country of			·	otal claim	Priority	Nonpriority
	.						amount	amount
Pa	rt 2:	ist All of Your NONPRIORITY U	nsecured Claim	s 				
3. 🖸	o any cred	ditors have nonpriority unsecu	ured claims ag	ainst you?				
	No. You	u have nothing to report in this	part. Submit th	is form to the court with your	other schedules.			
_	Yes.							
r ii	onpriority to	unsecured claim, list the credito	or separately for or holds a partic	each claim. For each claim	or who holds each claim. If a creditor listed, identify what type of claim it is. I tors in Part 3.If you have more than th	Do not list clai	ims already	
	7	to Christ Hannital						Total claim
4.1	Creditor's N	te Christ Hospital	Las	t 4 digits of account number				\$ <u>500.00</u>
	PO Box		Wh	en was the debt incurred?				
	Number	Street						
				of the date you file, the claim	is: Check all that apply.			
	Carol St	ream IL 6019	7 =	Contingent Unliquidated				
	City Who owes	State Zip Cothe debt? Check one.	ode	Disputed				
	Debtor 1	l only						
	Debtor 2	2 only		e of NONPRIORITY unsecure	d claim:			
	=	I and Debtor 2 only		Student loans				
	=	one of the debtors and another	_	Obligations arising out of a separ	-			
	_	if this claim relates to a inity debt		that you did not report as priority Debts to pension or profit-sharing				
	Is the clain	n subject to offest?	Ц	promonant	,			
	No No			Other. Specify Medical/Den	tal Services			
	Yes							

Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Case 17-16561 Page 20 of 61 Case Number (if known) **Pacument** Azja Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2	City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>4,500.00</u>
	Creditor's Name		
	121 N. LaSalle St	When was the debt incurred?	
	Number Street		
	Room 107	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60602	☐ Unliquidated	
Ι.	City State Zip Code	Disputed	
`	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest? No	Publicand	
	Yes	Other. Specify Debt Owed	
4.3	Comcast	Last 4 digits of account number	\$ 500.00
4.3	Creditor's Name	Lust 4 digits of account number	<u>-</u>
	5330 E. 65th St.	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is. Check all that each	
		As of the date you file, the claim is: Check all that apply.	
	Indianapolis IN 46220	Contingent	
	City State Zip Code	Unliquidated	
!	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. SpecifyUtility Bills/Cellular Service	
	Yes DEPT OF ED/Navient	Last 4 digits of account number 0212	\$ 1,750.00
4.4		Last 4 digits of account number <u>0212</u>	\$ 1,750.00
	Creditor's Name Po Box 9635	When was the debt incurred? 2014-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre PA 18773	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
j	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
j	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?	_	
	No	Other. Specify	
	Yes	_	

Official Form 106E/F

Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Case 17-16561 Page 21 of 61 Case Number (if known) Document Azja Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim DEPT OF ED/Navient** \$ 3,367.00 Last 4 digits of account number _ Creditor's Name 2014-2017 Po Box 9635 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ DEPT OF ED/Navient 0817 \$ 4,500.00 4.6 Last 4 digits of account number Creditor's Name 2014-2017 Po Box 9635 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre 18773 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes DEPT OF ED/Navient 0815 \$ 4,500.00 4.7 Last 4 digits of account number Creditor's Name 2015-2017 Po Box 9635 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Student loans

Other. Specify _

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Case 17-16561 Page 22 of 61 Case Number (if known) Document Azja Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim DEPT OF ED/Navient** \$ 5,250.00 Last 4 digits of account number _ Creditor's Name 2016-2017 Po Box 9635 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ DEPT OF ED/Navient 0815 \$ 6,389.00 4.9 Last 4 digits of account number Creditor's Name 2015-2017 Po Box 9635 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre 18773 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes DEPT OF ED/Navient 0817 \$ 6,702.00 4.10 Last 4 digits of account number Creditor's Name 2014-2017 Po Box 9635 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Debts to pension or profit-sharing plans, and other similar debts

Obligations arising out of a separation agreement or divorce

that you did not report as priority claims

Student loans

Debtor 1 and Debtor 2 only

Official Form 106E/F

At least one of the debtors and another

Check if this claim relates to a community debt

Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main

Case 17-16561 Page 23 of 61 Case Number (if known) Document Azja Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** DEPT OF ED/Navient \$ 7,391.00 Last 4 digits of account number _ Creditor's Name 2016-2017 Po Box 9635 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Falls Collection SVC 7632 **\$** 153.00 Last 4 digits of account number 4.12 Creditor's Name 2013-2014 Po Box 668 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 53022 Germantown WI Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes First Premier BANK **NULL** \$ 490.00 Last 4 digits of account number 4.13 Creditor's Name 2014-2015 601 S Minnesota Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57104 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Student loans

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

tor 1 Azja	Case 17-16561 D	Poc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Page 24 of 61 Case Number (if known)	
First	Name Middle Name	Last Name	_
Part 2:	Your NONPRIORITY Unsecured Claims	- Continuation Page	
er listing a	ny entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
First F	Premier BANK	Last 4 digits of account number NULL	\$ 841.00
Creditor'	's Name Minnesota Ave	When was the debt incurred? 2015-2015	
Number	r Street		
		As of the date you file, the claim is: Check all that apply.	
Sioux	Falls SD 57104	Contingent	
City	State Zip Code	Unliquidated	
	es the debt? Check one.	Disputed	
Debto	or 1 only		
=	or 2 only	Type of NONPRIORITY unsecured claim:	
=	or 1 and Debtor 2 only	Student loans	
=	ast one of the debtors and another	Obligations arising out of a separation agreement or divorce	
=		that you did not report as priority claims	
_	ck if this claim relates to a munity debt	Debts to pension or profit-sharing plans, and other similar debts	
	aim subject to offest?		
No	•	Other. Specify _ Credit Card or Credit Use	
Yes		Other. Specify	
	Co. of Mary Hospital	Last 4 digits of account number	\$ 500.00
Creditor'	's Name		
5252 H	Hohman Ave.	When was the debt incurred?	
Number	r Street		
		As of the date you file the plain in Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
Hamm	nond IN 46325	Contingent	
City	State Zip Code	Unliquidated	
	es the debt? Check one.	Disputed	
Debto	or 1 only		
=	or 2 only	Type of NONPRIORITY unsecured claim:	
=	or 1 and Debtor 2 only	Student loans	
=	ast one of the debtors and another	Obligations arising out of a separation agreement or divorce	
=			
	ck if this claim relates to a	that you did not report as priority claims	
	munity debt aim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	ann subject to onest:	Madical/Dantal Consissa	
$\overline{}$		Other. SpecifyMedical/Dental Services	
Yes Misso	ouri Payday Loans	Last 4 digits of account number 7426	\$ 172.00
		Last 4 digits of account number <u>742</u> 5	Ψ_172.00
Creditor'	2 W Florissant Ave	When was the debt incurred? 2010-2016	
Number			
Mannael	. Jueer		
		As of the date you file, the claim is: Check all that apply.	
Classic -	nont MO 00000	Contingent	
Floriss	sant MO 63033	Unliquidated	
City	State Zip Code	offinquiated	

Official Form 106E/F

Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Case 17-16561 Page 25 of 61 Case Number (if known) **Pacument** Azja Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.17	Payday Loan Store	Last 4 digits of account number	\$ <u>220.00</u>
	Creditor's Name		
	1215 E. 87th	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60619	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes		
4.18	Planned Parenthood of Illinois	Last 4 digits of account number	\$ 500.00
7.10	Creditor's Name		
	18 S. Michigan Ave	When was the debt incurred?	
	Number Street		
	6th FI	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60603		
	City State Zip Code	Unliquidated	
1 1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes	Outer. Opeolly	
4.40	Corint	Last 4 digits of account number	\$ 300.00
4.19	Creditor's Name		•
	PO Box 7949	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Overland Park KS 66207	Unliquidated	
	City State Zip Code		
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '		
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes	Outer. Opeouty	
	_ 100		

Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Case 17-16561 Page 26 of 61 Document Azja Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** ST Louis Community CU \$ 52.00 Last 4 digits of account number _ Creditor's Name 2010-2013 3651 Forest Park Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Saint Louis MO 63108 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Uptown Cash **\$** 150.00 4.21 Last 4 digits of account number Creditor's Name 8641 S. Cottage Grove Ave. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60619 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify PayDay Loan Yes USA Payday Loan \$ 300.00 4.22 Last 4 digits of account number Creditor's Name 8127 S. Cicero Ave. When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60652 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Debtor 2 only

No

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify PayDay Loan

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Page 27 of 61 Case Number (if known) **Pacument** Azja Debtor 1 List Others to Be Notified for a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Secretary of State On which entry in Part 1 or Part 2 list the original creditor? Name 2701 S. Dirksen Pkwy. Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ____ ____

IL 62723

State Zip Code

Number

City

Springfield

Street

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Page 28 of 61 Case Number (if known)

Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1 Azja

Nico

Add the Amounts for Each Type of Unsecured Claim

വൂറ്റµment

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.	

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$3	9,849.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	9,178.00
	while that amount here.			

Fill	in this in	Caso 17 formation to iden		Filad 05/20/17	Entered 05/30/17 16:04:30 9 of 61	Desc Main
De	btor 1	Azja	Nico	Taylor		
Do	5101 1	First Name	Middle Name	Last Name		
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Ca	se Number		r the : <u>NORTHERN</u> District of	(State)		Check if this is an
-	known)	2rm 106C				amended filing
		orm 106G	ory Contracts and			12/15
nformaddition 1. Do	nation. If monal pages o you hav No. Cho Yes. Fill	nore space is needs, write your name eany executory each this box and so in all of the informely each personent, vehicle lease,	eded, copy the additional page te and case number (if known contracts or unexpired leases submit this form to the court wit mation below even if the contra or company with whom you h	e, fill it out, number the end). ?? th your other schedules. You cts or leases are listed in ave the contract or lease	th are equally responsible for supplying correct notries, and attach it to this page. On the top of an our have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B) Then state what each contract or lease is for (for ruction booklet for more examples of executory co	or
			hom you have the contract or	lease	State what the contract or lease	e is for
2.1					-	
	Name				_	
	Number	Street				
	City		State Zij	p Code	-	
2.2						
	Name				-	
	Number	Street			-	
	City		State Zij	p Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zip	p Code	-	
2.4					_	
	Name					
	Number	Street			-	
	City		State Zij	p Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

Fill in this inf	formation to ider	ntify your case:	
Debtor 1	Azja	Nico	Taylor
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.								
1. D	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
	No.							
	Yes							
	=	s, have you lived in a commur aho, Lousiiana, Nevada, New M			roperty states and territories include Visconsin.)			
	No. Go to line 3.							
	Yes. Did your sp	ouse, former spouse, or legal ec	uivalent live with you at the	time?				
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.			
	Name of your spo	use, former spouse or legal equivalent						
	Number St	reet						
	City		State	Zip Code				
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person			
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:			
3.1					Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stre	et			Schedule G, line			
	City	S	tate Z	Zip Code				
3.2				_	Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stre	et		_	Schedule G, line			
	City	S	tate Z	Zip Code	_			
3.3				_	Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stre	et			Schedule G, line			
	City	S	tate Z	Zip Code				

Official Form 106H Record # 745250 Schedule H: Your Codebtors Page 1 of 1

Fill in this in	formation to ident	tify your case:		
Debtor 1	Azja	Nico	Taylor	
	First Name	Middle Name	Last Name	
Debtor 2				-
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
Case Number	r			
(If known)				

Official Form 106I

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Sales Lead		
	Occupation may Include student or homemaker, if it applies.	Employers name	Bath & Body Wor	ks	
		Employers address	7 Limited Parkwa	у	
			Reynoldsburg, Ol	H 43068	,
		How long employed there?	Since 10/1/2016		
Pa	rt 2: Give Details About Month	ly Income			
	spouse unless you are separated.	ve more than one employer, comb	ine the information for a		, ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payro deductions). If not paid monthly, calculate what the monthly wage would be a commission of the commiss		•	\$1,211.45	\$0.00
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,211.45	\$0.00

 Official Form 106I
 Record # 745250
 Schedule I: Your Income
 Page 1 of 2

Document Nico Azja Debtor 1 Case Number (if known) First Name Middle Name Last Name

				For Debtor 1		ebtor 2 or ling spouse		
	Copy	y line 4 here	4.	\$1,211.45		\$0.00		
5. L i		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. 	\$210.60		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$0.00		\$0.00		
		Omestic support obligations	5f. 	\$0.00		\$0.00		
	_	Inion dues	5g. —	\$0.00		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$210.60		\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,000.85		\$0.00		
8. Li s		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	•	Specify:						
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify: 2nd,	8h. —	\$650.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$650.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,650.85 +		\$0.00 =	Г	\$1,650.85
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	V 1,000100		Ψ0.00	L	ψ1,000.00
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen				11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•			_ 12 [\$1 GEO OF
10		e that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if i	applies		12.	\$1,650.85
13.	3. Do you expect an increase or decrease within the year after you file this form?							

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Document Page 33 of 61 Fill in this information to identify your case: Nico Taylor Check if this is: Azja Debtor 1 Middle Name Last Name An amended filing Debtor 2 A supplement showing post-petition chapter 13 (Spouse, if filing) First Name Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number (If known) A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Nο Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? X No Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for Х No Debtor 2. each dependent..... es/ Do not state the dependents' names Χ No Χ No Yes Χ No Yes Х No Do your expenses include No expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report

expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Include expenses paid for with non-cash government assistance if you know the value

The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4: Real estate taxes 4a.

Property, homeowner's, or renter's insurance Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

Your expenses

\$0.00

\$250.00

\$0.00 \$25.00 4c.

\$0.00 4d.

Document Nico Azja Debtor 1 Case Number (if known) _ First Name Middle Name Last Name

			Your expense	es.
			Tour expense	
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:	0-		\$0.00
	6a. Electricity, heat, natural gas	6a. 6b.		\$0.00
	6b. Water, sewer, garbage collection			\$35.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$	0.00
	6d. Other. Specify:	6d.	Ψ	
7.	Food and housekeeping supplies	7.		\$323.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$50.00
10.	Personal care products and services	10.		\$75.00
11.	Medical and dental expenses	11.		\$25.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$287.50
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$150.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
				0.00

Official Form 106J Record # 745250 Schedule J: Your Expenses Page 2 of 3

Nico Azja Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 21. Other. Specify: ___Postage/Bank Fees (\$5.00), 21. \$1,225.50 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,650.85 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,225.50 23b. Copy your monthly expenses from line 22 above. 23b.-\$425.35 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 745250 Schedule J: Your Expenses Page 3 of 3

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Azja	Nico	Taylor		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	_ILLINOIS (State)		
Case Number					
(ii iaiomii)					

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you hav or agree to hav someone who is N	NOT an attorney to help you fill out bankruptcy forms?
	to I all attorney to help you hill out banki uptcy forms:
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	read the summary and schedules filed with this declaration and that they are true and
correct.	
🗶 /s/ Azja Nico Taylor	<u> </u>
Signature of Debtor 1	Signature of Debtor 2
Date 05/26/2017	D.U.
MM / DD / YYYY	Date MM / DD / YYYY

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 37 of 61

Fill in this information to identify your case:					
Debtor 1	Azja First Name	Nico Middle Name	Taylor Last Name		
Debtor 2		mode (dile			
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number (If known)	r		-		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

lived there	Dates Debtor 2 ived there ame as Debtor
During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1	ived there
During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 lived there Same as Debtor 1 Same as Debtor 1 Chicago, IL 60652 Difficult of the places you lived in the last 3 years. Do not include where you live now. Debtor 2: Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 No. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	ived there
No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 Ived there Same as Debtor 1 Chicago, IL 60652 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	ived there
Pebtor 1 Dates Debtor 1 Debtor 2: Iived there Same as Debtor 1 Chicago, IL 60652 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	ived there
Debtor 1 Dates Debtor 1 lived there Same as Debtor 1 Chicago, IL 60652 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	ived there
Same as Debtor 1 Same as Deb	ived there
Same as Debtor 1 Same as Deb	
3151 N. 79th St Chicago, IL 60652 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	ame as Debtor
Chicago, IL 60652 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	
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property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	
property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 38 of 61

Debtor 1 Azja Nico Taylor Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$7,086 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 18,119 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$ 20,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 39 of 61

Debtor	1 Azja	Nico	Taylor	_	Case Number (if known)	
	First Name	Middle Name	Last Name			
06	Are either Deb	otor 1's or Debtor 2's debts primarily con	sumer debts?			
	_	er Debtor 1 nor Debtor 2 has primarily co			ned in 11 U.S.C. § 101(8)	as
		red by an individual primarily for a persona	•			
	Durin	g the 90 days before you filed for bankrupt	cy, did you pay an	ny creditor a total of \$6,	225* or more?	
	П	o. Go to line 7.				
	Ш !\	o. Go to line 7.				
	ПΥ	es. List below each creditor to whom you	paid a total of \$6,2	225* or more in one or r	nore payments and the	
	to	otal amount you paid that creditor. Do not i	nclude payments	for domestic support ob	oligations, such as	
	С	hild support and alimony. Also, do not incl	ude payments to a	in attorney for this bank	ruptcy case.	
	* Subject t	o adjustment on 4/01/16 and every 3 year	s after that for cas	es filed on or after the	date of adjustment.	
	-					
'	_	tor 1 or Debtor 2 or both have primarily o		any proditor a total of CG	200 or more?	
	_	ng the 90 days before you filed for bankrup	otcy, did you pay a	iny creditor a total of \$6	out of more?	
	ЦΝ	o. Go to line 7.				
	.					
		es. List below each creditor to whom you				
		reditor. Do not include payments for dome limony. Also, do not include payments to a			эрогт апо	
	a	illinorry. Also, do not include payments to a	in altorney for this	bankrupicy case.		
			Dates of payments	Total amount paid	Amount you still	owe Was this payment for
			paymonto			
		Consumon Bortfelia CVC De Bou	N. A. a. and India.	A 007	6.0.000	□ Madasas
		Consumer Portfolio SVC Po Box	Monthly	\$ 267	\$ 8,680	Mortgage ■ Car
		57071 Irvine CA 92619				Credit card
						☐ Loan repayment
						Suppliers or vendors
						Other
		pefore you filed for bankruptcy, did you ma				
		e your relatives; any general partners; rela f which you are an officer, director, person	, ,		, ,	•
	•	g one for a business you operate as a sole	,		,	, , ,
,	such as child s	support and alimony.				
	No.					
	Yes. List a	ll payments to an insider.				
			Dates of payment	Total amount	Amount you still	Reason for this payment
			payment	paid	owe	
08 \	Nithin 1 year b	pefore you filed for bankruptcy, did you ma	ke any payments	or transfer any property	on account of a debt that	benefited
	an insider?	nto on dobte guarantood or occigned by a	n incidor			
	_	nts on debts guaranteed or cosigned by a	ii iiisidei.			
	No.	Danimonto to a 15 10				
	Yes. List a	Il payments to an insider.	Detec of	Total amount	Amount vou etill	December this maximum
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	441	ful and actions Beneaus-!				
1-8	rt 4: Identi	fy Legal actions, Repossessions, and Forec	iosures			

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 40 of 61

Debto	or 1	Azja	Nico	l aylor	Case Number (if known)			
		First Name	Middle Name	Last Name				
09	List		luding personal injury case	you a party in any lawsuit, court act es, small claims actions, divorces, co	ion, or administrative proceeding? Illection suits, paternity actions, supp	ort or custod	у	
		No.						
		Yes. Fill in the details	S.					
10			ı filed for bankruptcy, was a fill in the details below.	Nature of the case any of your property repossessed, for	Court or agency preclosed, garnished, attached, seize	d, or levied?	Status of the case	
		No. Go to line 11						
	Ц	Yes. Fill in the inform	nation below.					
11			rou filed for bankruptcy, c rment because you owed	_	r financial institution, set off any ar	nounts from	your accounts	
		No. Go to line 11						
	_	Yes. Fill in the inform						
12	cou	rt-appointed receive	u filed for bankruptcy, wa er, a custodian, or anothe		ession of an assignee for the benef	t of creditors	s, a	
	=	No. Yes.						
i	art 5	List Certain Gift	s and Contributions					
13	Wit	hin 2 years before y	ou filed for bankruptcy, d	id you give any gifts with a total va	lue of more than \$600 per person?			_
		No.						
		Yes. Fill in the details	s for each gift.					
14	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?							
		No.						
		Yes. Fill in the details	s for each gift.					
i	art 6	List Certain Los	ses					
15		hin 1 year before yo nbling?	u filed for bankruptcy or s	since you filed for bankruptcy, did	you lose anything because of theft	, fire, other d	lisaster, or	
		No.						
		Yes. Fill in the details	s for each gift.					
		Describe the proper	ty you lost and how	Describe any insurance cove	rage for the loss	ate of your	Value of property	
		the loss occurred	ty you lost and now	Include the amount that insur	_	ss	lost	
		2001 Ford Focus er	ngine blew debtor was	No insurance proceeds	Dec	cember	\$ 1,000	_
		forced to junk the ve	ehicle.		201	6		_
		List Cartain Pay	ments or Transfers					
- G	art 7	List Gertain Pay	ments of Transiers					
16	con	nsulted about seekin	g bankruptcy or preparin	g a bankruptcy petition?	r behalf pay or transfer any proper s for services required in your bank		you	
	_	No.			,			
	=	Yes. Fill in the detail:	S					
		22.1	-					

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 41 of 61

Debtor 1 Azja Nico Taylor Case Number (if known) _______

First Name Middle Name Last Name

	Party Contact Info	Description and value of	any property transferred	Date payr or transfe	
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603			2017	Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.
	Party Contact Info	Description and value of	any property transferred	Date payr	
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		2017	\$25.00
7	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that No. Yes. Fill in the details.	s or to make payments to your cre		fer any property to an	yone who
8	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu include both outright transfers and transfers Do not include gifts and transfers that you has a No. Yes. Fill in the details for each gift.	isiness or financial affairs? s made as security (such as the gra	nting of a security intere		
9	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-property) No. Yes. Fill in the details for each gift.		o a self-settled trust or s	imilar device of which	you are a
ю.	List Certain Financial Accounts, Instru	ments. Safe Deposit Boxes, and Stor	age Units		
0	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assoc No. Yes. Fill in the details.	v, were any financial accounts or in r other financial accounts; certifica	estruments held in your r		
1	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for	securities,
	Yes. Fill in the details.	Who else had access to it?	Describe the conte	nts	Do you still have it?

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 42 of 61

Debtor	1	Azja	Nico	l aylor	Case Number (if known)		
		First Name	Middle Name	Last Name			
22	Have	you stored property in	a storage unit o	r place other than your home within	1 year before you filed for bankruptcy?		_
ı	N	lo.					
	_						
ı	П,	es. Fill in the details.		Who else has or had access to it?	Describe the contents	Do you still	
				Who else has or had access to it:	Describe the contents	have it?	
Par	rt 9:	Identify Property You	u Hold or Control t	for Someone Else			
							_
	-	ou hold or control any p omeone.	property that sor	neone else owns? Include any prope	erty you borrowed from, are storing for, or	hold in trust	
	Ν	lo.					
	ПΥ	es. Fill in the details.					
Where is the property? Describe the property					Value		
Par	t 10:	Give Details About E	nvironmental Info	rmation			
For t	he p	urpose of Part 10, the fo	ollowing definition	ons apply:			
■ E	nviro	onmental law means an	ny federal, state.	or local statute or regulation concer	ning pollution, contamination, releases of		
h	azar	dous or toxic substanc	es, wastes, or m	_	water, groundwater, or other medium,		
		neans any location, faci sed to own, operate, or		-	law, whether you now own, operate, or uti	llize	
					s waste, hazardous substance, toxic		
				ntaminant, or similar term.			
-				at you know about, regardless of wh	-		
24			notified you that	you may be liable or potentially liab	le under or in violation of an environmenta	ıı ıaw?	
	N	0.					
l	∐ Y	es. Fill in the details.					
				Governmental unit	Environmental law, if you know it	Date of notice	
25	Have	you notified any gover	rnmental unit of	any release of hazardous material?			
ı	N	lo.					
	=	es. Fill in the details.					
ı	ш'	es. I ili ili the details.		Governmental unit	Environmental law, if you know it	Date of notice	
				Governmentar unit	Environmentarian, ii you know k	Date of flotion	
26 F	Have	you been a party in an	y judicial or adm	ninistrative proceeding under any en	vironmental law? Include settlements and	orders.	
ı	Ν	lo.					
i	_ П	es. Fill in the details.					
				Court or agency	Nature of the case	Status of the case	
Par	t 11:	Give Details About Yo	our Business or C	onnections to Any Business			
27 \	Nithi	n 4 years before you fil	led for bankrunte	cy did you own a business or have a	any of the following connections to any bu	einace?	_
	_	_	-	a trade, profession, or other activity		311633 :	
	-	_		ny (LLC) or limited liability partnersl	•		
	L		• •	ing (LLC) or limited liability partnersi	nip (LLP)		
	=	∐A partner in a partner	-				
	☐ An officer, director, or managing executive of a corporation						
	L	An owner of at least !	5% of the voting	or equity securities of a corporation	1		
ı	N	lo. None of the above ap	onlies Go to Pari	† 12			
	=	-	-	the details below for each business.			
	ш'	co. Oneok all that apply	above and illi III I	are details below for each business.			

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 43 of 61

Debtor 1	Azja	Nico	Taylor	Case Number (if known)	
	First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
	thin 2 years before you titutions, creditors, or		you give a financial statement	to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details.				
		Date is	sued		
Part 12	Sign Below				
	.S.C. §§ 152, 1341, 151		•		
×	/s/ Azja Nico Taylor	r	_ 🗶		
	Signature of Debtor 1		Signature of	Debtor 2	
	Date 05/26/2017		Data		
	MM / DD / YY	YY	Date	DD / YYYY	
Did y	/ou attach additional p	ages to Your Statement	of Financial Affairs for Individua	nls Filing for Bankruptcy (Official Form 107)?	
	No				
	Yes				
Did y	ou pay or agree to pay	y someone who is not an	attorney to help you fill out bar	kruptcy forms?	
	No				
□ '	Yes. Name of person _			Attach the Bankruptcy Petition Preparer's Notice,	
				Declaration, and Signature (Official Form 119).	

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 44 of 61

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re				
Az	ja Nico Tayl	or / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURE OF	F COMPENSATION OF ATTORNEY	Y FOR DEI	BTOR
	npensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 paid to me within one year before the filing per rendered on behalf of the debtor(s) in c	ng of the petition in bankruptcy, or agree	ed to be pai	d to me, for services
	For legal s	services, I have agreed to accept	\$4,000.00		
	Prior to th	ne filing of this statement I have received	\$0.00		
	Balance D	Due	\$4,000.00		
2.	The source	e of the compensation paid to me was:			
	Deb	tor(s) Other: (specify)			
3.	The source	e of compensation to be paid to me is:			
	Del	btor(s) Other: (specify)			
4.		e not agreed to share the above-disclosed v law firm.	compensation with any other person ur	nless they a	re members and associates
	1 1	e agreed to share the above-disclosed con y law firm. A copy of the agreement, togo ned.			
5.	In return fo	or the above-disclosed fee, I have agreed ding:	to render legal service for all aspects of	f the bankru	ptcy
	_	ysis of the debtor's financial situation, and	d rendering advice to the debtor in dete	rmining wh	ether to file a petition in
		ration and filing of any petition, schedule	es statements of affairs and plan which	may be rea	uired:
	_	esentation of the debtor at the meeting of	•		
	c. repre	sometion of the decical at the meeting of	oreations and committation nearing, and	any aajour	ned nearings thereor,
6.	By agreem	nent with the debtor(s), the above-disclose	ed fee does not include the following se	rvice:	
			CERTIFICATION		
		I certify that the foregoing is a com payment to me for representation of the	plete statement of any agreement or arr e debtor(s) in this bankruptcy proceedin	~	or
		Date: 05/30/2017	/s/ Lisa LaShawn Haley		
		Date	Signature of Attorney	_	
			Geraci Law I. I. C		

Page 1 of 1 Record # 745250

Name of law firm

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main UNITED STATESEBIAN REGISTROURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main 3. Personally review with the debtor **Docksignetite** considering the considering plan, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

CARA Page 2 of 6

- Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Mair 2. Inform the debtor that the debtor receive pentictua Page in the Gase of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main C. TERMINATION OR CONVERSION OF THESE ASE A FIER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

PFG Rec# 745-250 CARA Page 4 of 6

- Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main (d) Any portion of the retainer the commentmed regardised (for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main **ALLOWANCE AND PAYMENCE OF THE STAND EXPENSES**

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00

2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 5 123 2017

Signed:

Debtor(s)

Co-Debtor(s)

1.1 _ ...1_

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.



Case 17-16561 Doc 1 Filed **65/30/17 awe hatered** 05/30/17 16:04:30 Desc Main National Headquarters: 55 E. Monroe Street #3400 Chicago, IL 60603 of 616-925-1313 help@geracilaw.com



Date: 5/23/2017

Consultation Attorney: SHI

Record #: 745-250

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA! have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the

Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$______ per month for ______ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support

Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Azja Taylor (D

(Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

Dated: 5/23/20/ f

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 52 of 61

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Azja Nico Taylor / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/26/2017 /s/ Azja Nico Taylor

Azja Nico Taylor

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document In re Azja Nico Taylor / Debtor

Entered 05/30/17 16:04:30 Page 53 of 61

Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 745250 Page 1 of 2 Record #

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Azja Nico

Page 54 of 61

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/26/2017	/s/ Azja Nico Taylor	
	Azja Nico Taylor	
Dated: 05/30/2017	/s/ Lisa LaShawn Haley	
	Attorney: Lisa LaShawn Haley	

Form B 201A. Notice to Consumer Debtor(s) Record # 745250 Page 2 of 2

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 55 of 61

Debtor 1	Azja	Nico	Taylor	Case Numi	oer (if known)		
	First Name	Middle Name	Last Name				
Part 6	Answer These Question	s for Reporting Purpos	es	······································			
	Vhat kind of debts do ou have?	as "incurred No. Go Yes. Go 16b. Are your c	by an individual primarily for to line 16b. to line 17. lebts primarily busines:	or a personal, family, or house s debts? Business debts are	debts that you incurred to obtain		
		money for a	business or investment or	through the operation of the bu	usiness or investment.		
		Yes. Go	to line 16c. to line 17. to of debts you owe that ar	e not consumer debts or busin	ess debts.		
	Are you filing under Chapter 7?	No. Iam n	ot filing under Chapter 7.	Go to line 18.			
	mapter /:	Yes. I am fi	ling under Chapter 7. Do y	ou estimate that after any exer	mpt property is excluded and		
	Oo you estimate that after	admin	istrative expenses are paid	that funds will be available to	distribute to unsecured creditors?		
	my exempt property is excluded and	□No) .				
	dministrative expenses	□Y€	es.				
	re paid that funds will be wailable for distribution						
	o unsecured creditors?						
18. F	low many creditors do	1 -49] 1,000-5,000	2 5,001-50,000		
У	ou estimate that you	□ 50-99] 5,001-10,000	5 0,001-100,000		
C	owe?	100-199		10,001-25,000	☐ More than 100,000		
		□ 200-999					
	low much do you	\$0-\$50,000		\$1,000,001-\$10 million	\$500,000,001-\$1 billion	an.	
	estimate your assets to be worth?	\$50,001-\$1 \$100,001-\$] \$10,000,001-\$50 million] \$50,000,001-\$100 million	□\$1,000,000,001-\$10 billio □\$10,000,000,001-\$50 billi		
		\$500,001-\$		\$100,000,001-\$500 million	☐More than \$50 billion		
20. F	łow much do you	\$0-\$50,000		3\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your liabilities	\$50,001-\$1	00,000	3 \$10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billio	on	
t	o be?	\$100,001-\$	500,000	3 \$50,000,001-\$100 million	□\$10,000,000,001-\$50 bill	ion	
		\$500,001-\$	1 million	\$100,000,001-\$500 million	☐ More than \$50 billion		
Part	7: Sign Below						
For y	ou	I have examined correct.	this petition, and I declare	under penalty of perjury that th	e information provided is true and		
			States Code. I understand		eligible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed		
				ay or agree to pay someone when notice required by 11 U.S.C. §	no is not an attorney to help me fill out § 342(b).		
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
W-000-000-000-000-000-000-000-000-000-0		with a bankruptcy	_	cealing property, or obtaining moto to \$250,000, or imprisonment	noney or property by fraud in connection for up to 20 years, or both.		
NVAAINAMANAA NA COO		×		<u> </u>			
		Signature o	201		Signature of Debtor 2		
		Executed	12017 عكرا تحسيب	,	Executed on		

MM / DD / YYYY

MM / DD / YYYY

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 56 of 61

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Azja	Nico	Taylor		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District o	f ILLINOIS (State)		
Case Number	r				
(ii iiiiottii)					

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary a correct.	and schedules filed with this declaration and that they are true and
× A	«
Signature of Debtor 1	Signature of Debtor 2
Date	DateMM / DD / YYYY

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 57 of 61

Debtor 1	Azja	Nico	Taylor	Case Number (if known)	
	First Name	Middle Name	Last Name		
	nin 2 years before y itutions, creditors,		you give a financial statement to	anyone about your business? Include all financial	
	No.				
	Yes. Fill in the detai	lls.			
		Date is:	sued		
Part 12	Sign Below				
answ in co 18 U.	ers are true and connection with a bar S.C. §§ 152, 1341, 1 Signature of Debtor	prect. I understand that mak nkruptcy case can result in f 1519, and 3571.	ing a false statement, concealing a false statement, concealing ines up to \$250,000, or imprison Signature of I	DD / YYYY	
_		al pages to Your Statement	or Financial Allairs for Individua	ls Filing for Bankruptcy (Official Form 107)?	
'i					
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill out ban	cruptcy forms?	
 	lo				
ים	es. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form	119).

Record # 745250

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main DISCLAIMER of Descriptions have read agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case in flod in Court AND WE HAVE TO BEAD CHECK & MAKE SURE OUR PETITION IS ACCURATE!!!

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	K, & MAKE SURE OUR PETITION IS ACCURATEIN	
Dated: 05 / 26 /2017		X-Date & Sign
	Azja Nico Taylor	
	(,_,,	

Record # 745250 Asset Disclosure Page 1 of 1

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 59 of 61

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Azja Nico Taylor / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 5 /26 /2017

Azja Nico Tayler

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-16561 Doc 1 Filed 05/30/17 Entered 05/30/17 16:04:30 Desc Main Document Page 60 of 61

Part 4	:	Sian

Below

By signing here, I declare under persity of perjury that the information on this statement and in any attachments is true and correct.

Azja Nico Taylor

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Azja Nico Taylor / Debtor

Page 2

Desc Main

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 5 / 26 /2017

Azja Nico Taylor

X Date & Sign

Dated: 5/3(2017

745250

Record #

Attorney: Lisa LaShawn Haley

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2